

# Dental Care and Eyeglasses for Children with CHIP



CHIP  
Montana

Children's Health Insurance Plan

# Welcome to the Montana Children's Health Insurance Plan (CHIP)

Read this booklet to find out how to get dental care and eyeglasses for children with CHIP.



Your children will get most of their health care through their Blue Cross Blue Shield insurance plan.

Dental care and eyeglasses are paid for by the Department of Public Health and Human Services.

Children can get

CHIP benefits as

soon as they are

enrolled in CHIP.

# About Dental Care



## Where can I take my child for CHIP dental care?

Your child must go to a CHIP dentist.

## How can I find a CHIP dentist?

You will get a list of CHIP dentists when your child is enrolled in CHIP.

You can also call the Family Health Line to ask for the names of dentists near you who work with CHIP. Call 1-877-KidsNow(543-7669), Monday through Friday, 8 a.m. to 5 p.m. or check our website at [www.chip.state.mt.us](http://www.chip.state.mt.us).

The number of dentists in Montana is limited. Finding a dentist who takes new patients can be hard.

## How much will CHIP pay for dental care?

CHIP pays up to \$350 per benefit year for each CHIP insured child. CHIP dentists also give your child a 15% discount. This can be as much as \$62 per benefit year. Because of this partnership, your child has coverage for dental services valued up to \$412 each benefit year.

## Does the dentist give the 15% discount after my child reaches the yearly dental limit?

The discount is on the first \$412 of dental services in each benefit year. You are responsible for the full amount after your child reaches the yearly limit.

## What is a benefit year?



A benefit year is one whole year (12 months) during which a child can get health care benefits, or services.

The CHIP dental benefit year starts on October 1 and ends on September 30 of the next year.

## Do I pay the CHIP dentist any money at all?

You pay nothing for covered services unless your child goes past the \$412 limit in a benefit year.

**Are there copayments for CHIP dental services?**

No.

**What happens if my child needs more than \$412 of dental care in a year?**

If the CHIP limit is reached, and you want to continue the child's treatment, the dentist will expect you to pay for any services beyond \$412.

When the next benefit year begins, the dentist can be paid by CHIP again.

**Can I save any dental bills that come after the \$412 limit and ask CHIP to pay them during the next benefit year?**

No. Bills cannot be carried over to the next benefit year.

**What if my child's dental care costs less than \$412 in the benefit year? Will CHIP add the leftover money to the next benefit year?**

No.

## *Are there any dental services not covered by CHIP?*

Yes. Some surgical treatments, such as prosthetics, implants, suturing, and other surgical services, are not covered by CHIP.

Orthodontia services (braces) also are not covered.

If the dentist recommends a treatment for your child, ask the dentist if all or part of it will be covered by CHIP.

Some dental surgery to repair the mouth and gums (due to an accident or congenital defect) may be covered by Blue Cross Blue Shield. To find out what is covered, call them at 1-800-447-7828 extension 8647. Accidents with injuries should be reported to Blue Cross Blue Shield as soon as possible.



*Ask the dentist if your child's treatment is covered by CHIP.*

*Ask how much it will cost.*

## HINTS FOR KEEPING YOUR CHILDREN'S TEETH STRONG



- Your child's first dental visit should occur after the first tooth erupts but no later than their first birthday.
- Make sure your child brushes after each meal, or at least two times a day.
- Teach your child to use dental floss to clean between teeth. Flossing every day helps keep teeth and gums healthy.
- Feed your child healthy food, including lots of fruits and vegetables.

Growing children need snacks during the day. Fresh fruits and nuts make good snacks. Sugary snacks, such as candy, cookies and soda pop, are OK for a treat now and then, but not every day.

- Take your child to the dentist for a checkup twice a year. The dentist can spot little problems before they become big ones, and help your child's teeth and mouth stay healthy.

# About Eyeglasses



## Where can my child get an eye exam?

Children with CHIP can get eye exams from any ophthalmologist or optometrist who works with CHIP.

Ophthalmologists and optometrists specialize in treating eyes and prescribing glasses.

To find an ophthalmologist or optometrist near you, refer to the BlueCHIP Provider Directory sent to you by Blue Cross Blue Shield or check their website at [www.bcbsmt.com](http://www.bcbsmt.com).



eyeglasses

CHIP will only pay for certain frames — known as Walman Optical/CHIP frames.

(Walman Optical is an eyeglass company that works with CHIP.)



### **What happens if the ophthalmologist or optometrist prescribes eyeglasses for my child?**

The child will choose a frame from the Walman selection, and then Walman Optical will put lenses in it.

Each child may get one pair of eyeglasses every 365 days.

*There may be some exceptions, such as when a child's vision changes during the year because of a medical condition.*

### **How can I make sure that CHIP will pay for my child's eyeglass frame and lenses?**

Tell the person doing the exam that you want both the frame and lenses paid for by CHIP.

Then, the eye examiner will show you Walman Optical/CHIP frames, and your child can choose one. If the examiner does not have any Walman Optical/CHIP frames, he or she will send you to someone who does.

After the child chooses a frame, Walman Optical will put the prescribed lenses in it.

### **Will CHIP pay for extra eyeglass features?**

CHIP does not pay for extra features, such as protective coatings and most tints. (CHIP *will* pay for Rose 1 and Rose 2 tints.) A family may choose to pay for extra features separately.

### **What if the child chooses a frame that is not a Walman Optical/CHIP frame?**

You will have to pay for the frame. Walman Optical can put lenses in most frames, and CHIP will pay for the lenses.



Your child may get one pair of CHIP eyeglasses every 365 days.

Growing children and teenagers should have their eyes examined once a year.

### **What if my child wants to keep the eyeglass frame he or she already has?**

If the old frame is in good condition and the lenses are a standard size, Walman Optical will put the new lenses in the old frame and CHIP will pay the bill. Check with your eye examiner to make sure you can use the old frames.

### **What happens if my child breaks or loses his or her eyeglasses?**

You can take eyeglasses in for repair for the first 24 months, and you may be charged a small fee. After 24 months, you will have to pay full price for the repair.

If your child loses eyeglasses paid for by CHIP, you will have to pay for new ones — unless the glasses were more than 365 days old.

**CHIP pays for all lenses, except contact lenses.**

**The only frames CHIP pays for are Walman Optical/CHIP frames.**

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## What services can you get from your CHIP health insurance plan?

- doctor visits, and well child checkups
- checkups for sports and jobs
- emergency care and urgent care
- shots (immunizations)
- prenatal care and delivery
- hospital care
- prescription drugs
- clinic visits
- lab and X-ray services
- mental health services
- substance abuse services
- hearing exams

Blue Cross Blue Shield will send you more information about these services. You can contact Blue Cross Blue Shield at 1-800-447-7828 extension 8647.

A letter from CHIP will tell you when these services will begin.



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5,000 copies of this public document were published at an estimated cost of \$0.39 per copy, for a total of \$1,950.00, which includes \$1,950.00 for printing and \$0.00 for distribution. July 2003